Appl. No. 09/823,697
Amdt. dated: March 17, 2005
Amendment - Examining Group 3621

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (currently amended) A payment service method, which comprises the steps of:

a)   a payment service provider contracting with a client to provide payment accounts to the client's customers, wherein a customer of the client pays ~~funds~~ money into the payment account and uses the ~~funds~~ payment account to purchase a ~~goods~~ good or a ~~services~~ service from the client;

b)   providing a plurality of locations from which the payment accounts are accessible;

~~b)~~c)   ~~the payment service provider~~ receiving a cash payment from the customer at a one of the plurality of locations;

~~c)~~d)   assigning a unique identifier to the customer;

~~d)~~e)   ~~the payment service provider~~ receiving payment instructions from the customer, wherein the payment instructions identify at least the client, the good or the service and a payment amount;

~~e)~~f)   using a computer to establish the payment account with the payment service provider ~~for the customer~~, wherein the computer is capable of communicating with a storage medium;

~~f)~~g)   storing the payment account in the storage medium;

~~g)~~h)   crediting the payment account in an amount corresponding to the cash payment; and

~~h)~~i)   ~~transferring the funds~~ electronically crediting funds from the payment account to the client pursuant to the payment instructions, wherein the funds are credited substantially in real-time.

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2.   (original) The method of claim 1, which includes the additional step of:

a)   maintaining the anonymity of the customer.

3.   (previously presented) The method of claim 2, which includes the additional step of utilizing a single, exclusive identifier for the customer and associating the exclusive identifier with the payment account.

4.   (canceled)

5.   (previously presented) The method of claim 1, which includes the additional step of establishing an additional payment account for the customer and associating the additional payment account with an additional client.

6.   (previously presented) The method of claim 2, which includes the additional step of identifying said payment account solely by the unique identifier.

7.   (previously presented) The invention of claim 1, wherein said unique identifier comprises a telephone number associated with the customer.

8.   (previously presented) The method of claim 1, which includes the additional step of said payment service provider reporting to the client activity associated with customers of said client.

9.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   said client maintaining a customer database including identifiers for customers of the client;

b)   providing information from said customer database to said payment service provider; and

c)   offering said payment services to said customers identified within said customer database.

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10.　(original)　The method of claim 1, which includes the additional steps of:

　　　a)　said payment service provider maintaining an agent network; and

　　　b)　said customers communicating with said payment service provider through said agent network.

11.　(previously presented)　The method of claim 10, which includes the additional steps of:

　　　a)　enrolling the customers with said payment service provider through said agent network; and

　　　b)　said payment service provider paying a fee to an agent in the agent network for each of the customers enrolled by the agent.

12.　(previously presented)　The method of claim 1, which includes the additional step of:

　　　(a) formatting a customer database of the client for use by the payment service provider.

13.　(previously presented)　The method of claim 1, which includes the additional steps of:

　　　a)　establishing with said payment service provider an account group comprising the customers of the client; and

　　　b)　activating individual accounts upon enrollment of the customers.

14.　(currently amended)　The method of claim 1, which includes the additional steps of:

　　　a)　the client designating the products and the services for the payment service;

　　　b)　the client designating payment denominations for each of the designated products and the designated services;

　　　c)　establishing payment service provider fees;

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      d)   inputting pricing bands based on the number of the customers of the client for the products <u>and the services</u>;

      e)   inputting principle ranges for the products <u>and the services</u>;

      f)   inputting associated fees for the products <u>and the services</u>; and

      g)   setting a variable fee schedule for the payment service provider.

15.   (currently amended) The method of claim 1, which includes the additional steps of:

      a)   printing a receipt for the customer upon receipt of <u>the cash</u> payment from the customer;

      b)   printing the unique identifier on the receipt;

      c)   designating a service availability value on the receipt; and

      d)   printing on the receipt a commercial message from the client to the customer.

16.   (original) The method of claim 1, which includes the additional step of:

      a)   printing coupons for use by said customer.

17.   (previously presented) The method of claim 1, which includes the additional steps of:

      a)   setting criteria for customer eligibility for said payment accounts; and

      b)   excluding ineligible customers from a database of eligible customers for said payment accounts.

18.   (original) The method of claim 1, which includes the additional step of:

      a)   communicating to said customer promotional information from said client.

19.   (previously presented) The method of claim 1, which includes the additional step of:

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a)   communicating to said customer commercial messages from third parties, wherein said third parties do not compete with the client.

20.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   activating a card for said customer; and

b)   storing the unique identifier on the card.

21.   (previously presented) The method of claim 20, which includes the additional step of:

a)   concealing the unique identifier on the card.

22.   (original) The method of claim 20, wherein said card comprises one of the group comprising: a credit card; a debit card; and a prepay card.

23.   (previously presented) The method of claim 1, wherein said unique identifier comprises the customer's driver's license number.

24.   (original) The method of claim 1, wherein the customer interfaces with the payment service provider by one of a method from among the group consisting of:

a)   telephone with voice recognition;

b)   Internet global computer network;

c)   mail;

d)   in person;

e)   e-mail; and

f)   point-of-sale (POS) terminal with card reader.

25.   (original) The method of claim 1, which includes the additional steps of:

a)   the payment service provider tabulating advertising and coupon impressions for the client;

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b)   the payment service provider tabulating coupon redemptions for the client;

c)   the client paying the payment service provider for impressions;

d)   the client paying the payment service provider for redemptions;

e)   collecting customer data from coupon redemptions; and

f)   reporting coupon redemption customer data to the client.

26.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   setting an interval for discounted payment service;

b)   counting customer payments; and

c)   discounting a customer payment upon reaching said interval.

27.   (original) The method of claim 1, which includes the additional steps of:

a)   displaying a new customer screen upon enrollment of a new customer by said payment service provider;

b)   capturing enrollment information concerning said new customer; and

c)   promoting other services of one of said payment service provider and said client to said customer.

28.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   establishing a maximum permissible inactivity period;

b)   logging customer transactions and comparing same to said maximum inactivity period;

c)   detecting accounts which exceed said maximum allowable inactivity period; and

d)   retiring said accounts which exceed the maximum allowable inactivity period.

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29.   (previously presented) The method of claim 1, which includes the additional steps of:

    a)   tracking customer transaction recurrences;

    b)   monitoring customer retention;

    c)   metering future marketing and rebate programs for client based on transaction recurrences and customer retention; and

    d)   the payment service provider providing customer transaction records to the client.

30.   (original) The method of claim 1, which includes the additional steps of:

    a)   setting a required number of transactions for rebate with the client;

    b)   counting said transactions with the client; and

    c)   rebating the cost of customer cards to the client upon reaching the number of transactions required for rebate eligibility.

31.   (previously presented) The method of claim 1, which includes the additional steps of:

    a)   the payment service provider receiving said unique identifier from the customer;

    b)   displaying payment options to the customer;

    c)   the customer selecting a payment method;

    d)   verifying the payment method; and

    e)   making the payment according to the selected payment method.

32.   (currently amended) The method of claim 1, which includes the additional steps of:

    a)   the client identifying <u>the</u> products <u>and the services</u> to the payment service provider;

    b)   displaying the products <u>and the services</u> to the customer;

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c)   the customer selecting one or more of the products <u>or the services</u> to pay on;

d)   the customer selecting one or more amounts to pay on the selected products <u>or the selected services</u>; and

e)   making said selected payments on said selected products <u>or said selected services</u>.

33.   (previously presented) The method of claim 1, which includes the additional steps of:

a)   providing client-specific advertising;

b)   the payment service provider enrolling customers for the client; and

c)   the customer and the payment service provider selecting features and pricing offered by the client.

34.   (currently amended) A payment service method, which includes the steps of:

a)   a payment service provider contracting with a client to provide payment accounts to the client's customers, wherein <u>the payment service provider maintains the payment accounts for the client, and wherein</u> a customer of the client pays <s>funds</s> <u>money</u> into the payment account and uses the <s>funds</s> <u>payment account</u> to purchase goods or services from the client;

b)   <u>providing a plurality of locations from which the payment accounts are accessible;</u>

<s>b)</s><u>c)</u>   <s>the payment service provider</s> receiving a <u>cash</u> payment from the customer <u>at a one of the plurality of locations</u>;

<s>c)</s><u>d)</u>   assigning a unique identifier to the customer;

<s>d)</s><u>e)</u>   <s>the payment service provider</s> receiving payment instructions from the customer<u>, wherein the payment instructions identify at least the client, the good or the service and a payment amount</u>;

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e)f) using a computer to establish the payment account with the payment service provider ~~for the customer~~, wherein the computer is capable of communicating with a storage medium;

f)g) storing the payment account in the storage medium;

g)h) crediting the payment account in an amount corresponding to the cash payment;

h) ~~transferring the funds from the payment account to the client pursuant to the payment instructions;~~

i) maintaining the anonymity of the customer;

j) using the computer to electronically credit ~~the payment account with the payment and to electronically transfer the~~ funds from the payment account to the client substantially immediately; and

k) identifying the payment account solely by the ~~customer identifier.~~ unique identifier.

35. (currently amended) A payment service system, which includes:

a) a payment service provider with an agent network, wherein the payment service provider contracts with a client to establish and maintain payment accounts for the client's customers and to use the agent network to receive cash payments from the client's customers in order to fund the payment accounts for use by the client's customers to purchase goods or services from the client;

b) a customer database stored in a storage medium that identifies the client's customers;

c) a processor capable of communicating with said storage medium for generating a unique identifier for each of said customers in said customer database;

d) a host computer capable of communicating with said storage medium and said processor for establishing a payment account for each of the customers on said customer database and associating said payment account with said unique identifier;

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e)   a remote computer located at a location of an agent in the agent network for processing a <u>cash</u> transaction with the customer, wherein the customer provides the agent with <u>at least</u> the unique identifier, a <u>cash</u> payment, ~~and~~ payment instructions, <u>and an identification of the goods or the services,</u> and the agent enters the unique identifier, amount of the payment, ~~and~~ the payment instructions, <u>and the identity of the goods or the services</u> into said computer and the computer communicates the unique identifier, the payment amount, ~~and~~ the payment instructions, <u>and the identity of the goods or the services</u> to the host computer;

~~e)~~ <u>f)</u>   a <u>first</u> software application capable of running on said host computer adapted to receive the payment instructions from the remote computer and substantially instantaneously credit said <u>cash</u> payment to the payment account identified by the unique identifier and transfer ~~the payment~~ <u>funds</u> from the payment account to an account the customer has with the client pursuant to the payment instructions.

36.   (currently amended) A payment service method, which comprises the steps of:

a)   a payment service provider contracting with a client to provide payment accounts to the client's customers, wherein a customer of the client pays ~~funds~~ <u>money</u> into the payment account and uses the ~~funds~~ <u>payment account</u> to purchase <u>a</u> ~~goods~~ <u>good</u> or <u>a</u> ~~services~~ <u>service</u> from the client;

<u>b)</u>   <u>providing a plurality of locations from which the payment accounts are accessible;</u>

~~b)~~<u>c)</u>   ~~the payment service provider~~ receiving a <u>cash</u> payment from the customer <u>at a one of the plurality of locations;</u>

~~e)~~<u>d)</u>   assigning a unique identifier to the customer;

~~d)~~<u>e)</u>   ~~the payment service provider~~ receiving payment instructions from the customer, <u>wherein the payment instructions identify at least the client;</u>

~~e)~~<u>f)</u>   using a computer to establish the payment account and to associate the payment account with the unique identifier, wherein the computer is capable of communicating with a storage medium;

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f)g)   storing the payment account and the unique identifier in the storage medium;

g)h)   crediting the payment account in an amount corresponding to the cash payment;

h)i)   the customer using the unique identifier to access the payment account;

i)j)   the customer directing the payment service provider to make a payment to the client from the payment account for the good or the service without providing identifying information; and

j)k)   electronically ~~transferring funds~~ crediting funds from the payment account to the client pursuant to the ~~payment instructions~~ customer directions in substantially real-time.

37.   (currently amended) A payment service method, which comprises the steps of:

a)   a payment service provider receiving a cash payment from a customer;

b)   generating a unique identifier for the customer;

c)   the payment service provider receiving payment instructions from the customer, wherein said payment instructions identify the service provider and a service desired by the customer and offered by the service provider, and wherein the service provider is a payee of the customer and a client of the payment service provider;

d)   using a computer to establish a payment account for the customer, wherein said payment account established by said computer contains said payment instructions and said desired service and is stored in a storage medium that is capable of communicating with said computer;

e)   entering said unique identifier into said computer and associating said unique identifier with said payment account;

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f)   crediting the payment account in an amount corresponding to the cash payment;

g)   the customer accessing the payment account using the unique identifier;

h)   the customer directing the payment service provider to make a payment in an amount designated by said customer from said payment account for the desired service without providing identifying information; and

i)   ~~transferring the funds~~ electronically activating the desired service in substantially real-time, wherein the payment is electronically transferred from the payment account to the payee/client pursuant to the payment instructions, and wherein the desired service is activated substantially in real-time based upon the receipt of the payment.

38.   (currently amended) The method of ~~Claim~~ claim 37, wherein the Customer generates the unique identifier.

39.   (currently amended) The method of ~~Claim~~ claim 38, further comprising

a)   the customer entering the unique identifier into the computer using an input device connected to said computer.

40.   (currently amended) The method of ~~Claim~~ claim 37, wherein the identifying information identifies said customer.

41.   (currently amended) The method of ~~Claim~~ claim 37, wherein the identifying information identifies an account said customer has with said payee.

42.   (currently amended) The method of ~~Claim~~ claim 37, further comprising:

a)   said customer using an interface to communicate with said payment service provider.

43.   (currently amended) The method of ~~Claim~~ claim 37, wherein said interface is a telephone with voice recognition.

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44.   (currently amended) The method of ~~Claim~~ claim 37, wherein said interface is an Internet global computer network.

45.   (currently amended) The method of ~~Claim~~ claim 37, wherein said interface is mail correspondence.

46.   (currently amended) The method of ~~Claim~~ claim 37, wherein said customer interfaces in person with said payment service provider.

47.   (currently amended) The method of ~~Claim~~ claim 37, wherein said interface is an e-mail system.

48.   (currently amended) The method of ~~Claim~~ claim 37, wherein said interface is a point-of-sale (POS) terminal with a card reader.

49.   (currently amended) The method of ~~Claim~~ claim 37, further comprising:

a)   said customer providing said unique identifier to said payment service provider to access said payment account to retrieve information from said payment account, such as said account balance and said payment instructions.

50.   (currently amended) The method of ~~Claim~~ claim 37, further comprising:

a)   said customer providing said unique identifier to said payment service provider to access said account to making additional payments to said account.

51.   (currently amended) The method of ~~Claim~~ claim 37, further comprising:

a)   said customer providing said unique identifier to said payment service provider to access said account to change said payment instructions.

52.   (currently amended) A payment service method, comprising:

a)   a payment service provider contracting with a client to provide payment accounts to customers of the client;

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b)   a customer making a <u>cash</u> payment to a service representative of said payment service provider;

<u>c)   the customer identifying a service offered by a service provider;</u>

c̶)<u>d)</u>   generating a unique identifier for said customer;

d̶)<u>e)</u>   said customer providing said service representative with payment instructions, wherein the payment instructions identify <u>the service provider, wherein the service provider is</u> a payee of said customer and a client of said payment service provider;

e̶)<u>f)</u>   said service representative using a computer to establish a payment account containing said payment instructions <u>and said identified service</u> and referencing said payment account to said identifier, wherein said computer communicates said account to a host computer operated by said payment service provider that is capable of communicating with a storage medium;

f̶)<u>g)</u>   crediting said account with a monetary value;

g̶)<u>h)</u>   storing said account and said unique identifier in said storage medium; a̶n̶d̶

g̶)<u>i)</u>   transferring funds from said account to said payee pursuant to the instructions of said c̶u̶s̶t̶o̶m̶e̶r̶. <u>customer; and</u>

j)   <u>electronically interfacing with the client to impart the identity of the service to the service provider in substantially real-time to provide for substantially real-time adjustment of the identified service, wherein the adjustment of the identified service is a one of activation of the service, change in a level of service and change in a duration of the service.</u>

53.   (currently amended) The method of C̶l̶a̶i̶m̶ <u>claim</u> 51, wherein said monetary value has the same value as said payment.

54.   (currently amended) The method of C̶l̶a̶i̶m̶ <u>claim</u> 51, wherein said monetary value is equal to said payment less a service charge payable to said service representative.

55.   (currently amended) A payment service system, comprising:

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a) a processor to process a <u>cash</u> payment made by the ~~customer~~ <u>customer</u>;

b) an input device to input information for establishing a payment account, wherein the information comprises the amount of the <u>cash</u> payment, payment instructions <u>and an identity of a service of a payee of</u> ~~from~~ said customer, and a unique identifier assigned to said customer;

c) a host computer capable of communicating with said input device for receiving said information;

d) a first software application capable of running on said host computer to create said payment account for said customer, wherein said payment account contains said payment instructions <u>and said identity of said service of said payee</u>, has a balance equal to said payment amount, and is associated with said unique identifier;

e) a storage medium capable of communicating with said host computer for storing said payment account;

f) an interface through which said customer can communicate with said host computer, can access said account stored in said storage medium by communicating said unique identifier to said host computer, and can initiate payment from the payment account to the payee without providing identifying information; and

g) a second software application capable of running on said host computer for processing said payment instructions and causing said payment to be made to said payee <u>for said identified service of said payee</u> according to said payment instructions <u>in substantially real-time</u>.

56. (currently amended) The payment system of ~~Claim~~ <u>claim</u> ~~54~~ <u>55</u>, wherein the input device is a computer.

57. (currently amended) The payment system of ~~Claim~~ <u>claim</u> ~~54~~ <u>55</u>, wherein the input device is a point-of-sale terminal.

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58.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein the input device is a computer operated by a service representative of the payment service provider.

59.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein the input device is said customer's computer; wherein said customer's computer communicates with said host computer via the Internet.

60.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, further comprising a keypad attached to said computer, wherein the customer generates said unique identifier and inputs said unique identifier into said keypad.

61.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein said customer accesses the payment account with the unique identifier and directs the host computer through said interface to make a further payment from said payment account to said payee.

62.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein said customer accesses the payment account with the unique identifier and adjusts the payment instructions.

63.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein said customer accesses the payment account with the unique identifier and makes a new payment to the payment service provider to increase the balance of the payment account.

64.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein the interface is a computer operated by said customer communicating with the host computer via the Internet.

65.   (currently amended) The payment system of ~~Claim~~ claim ~~54~~ 55, wherein the interface is a computer operated by a service representative of said payment service provider communicating with the host computer via a computer network.

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66.   (currently amended) The payment system of ~~Claim~~ claim 54 55, wherein the interface is a point-of-sale device.

67.   (canceled)